

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Norman Scott Field
Michele Marie Field**
Debtor(s)

Bankruptcy Case No.: 17-10398-TPA
Per June 6, 2017 proceeding
Chapter: 13
Docket No.: 21 - 11
Concil. Conf.: October 24, 2017 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 19, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,658.00 as of June 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Oct. 24, 2017 at 10:00 AM, in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Ally Bank (Claim No. 2) as a long term debt; M&T Bank (Claim No. 3) .
- ☒ H. Additional Terms: The monthly payments to Toyota Financial shall be \$461.00 per month.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

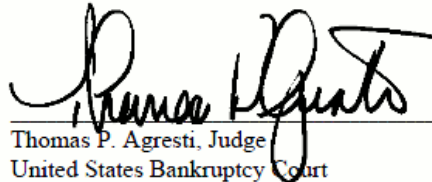
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge
United States Bankruptcy Court

Dated: June 7, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Norman Scott Field
 Michele Marie Field
 Debtors

Case No. 17-10398-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
 Form ID: 149

Page 1 of 2
 Total Noticed: 62

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb
 14406322 +Norman Scott Field, Michele Marie Field, 2027 E. Gore Road, Erie, PA 16510-3893
 14406324 Associated Clinical Lab, P.O. Box 64845, Baltimore, MD 21264-4845
 +Atlantic Credit Finance, Inc., c/of Patenaude & Felix A.P.C., 4545 Murphy Canyon Road,
 3rd Floor, San Diego, CA 92123-4363
 14406329 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 14406328 +Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
 14406330 +Capital One Bank (USA), N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
 14406347 +Carol Field, 15 Towne Street, North East, PA 16428-1313
 14406333 +Chase Bank USA NA, Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
 14406334 +CitiBank, N.A./Gordons, c/of Portfolio Recovery Associates LLC, P.O. Box 12914,
 Norfolk, VA 23541-0914
 14406335 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
 14407875 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3019
 14406336 Cleveland Clinic, P.O. Box 89410, Cleveland, OH 44101-6410
 14406338 +Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
 14406339 +Craig A. Markham, Esquire, Elderkin Law Firm, 150 East Eighth Street, Erie, PA 16501-1269
 14406341 +David J. Apothaker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 14406343 +Dr. Rai, 2620 Sigsbee Street, Erie, PA 16508-1721
 14406344 +Dr. Steeler, 1645 West Eighth Street, Erie, PA 16505-5007
 14406346 Erie Spine and Pain Management, 2620 Sigsbee Street, Erie, PA 16508-1721
 14406348 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
 14406349 +Global Credit Collection Corp., P.O. Box 2127, Schiller Park, IL 60176-0127
 14406350 Greg L. Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701
 14406351 +Greg Morris, Esquire, 213 East Main Street, Carnegie, PA 15106-2701
 14406352 +I.C. Systems, Inc., P.O. Box 64378, St. Paul, MN 55164-0378
 14406353 +Kathy Painter, 2153 Claremont Avenue, Pittsburgh, PA 15241-3241
 14406356 +Liberty Mortgage Corporation, 3818 Liberty Street, Erie, PA 16509-1473
 14406358 M&T Bank Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
 14406360 +Michael J. Graml, Esquire, 714 Sassafras Street, Erie, PA 16501-1010
 14406361 +Mike Field, 2027 E. Gore Road, Erie, PA 16510-3893
 14406362 Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
 14406363 Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314
 14407202 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14406364 +Penelec, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688
 14406365 PennCredit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
 14406342 +Plaza Dental, 702 West 34th Street, Erie, PA 16508-2692
 14406366 +Qualia Collection Services, P.O. Box 4699, Petaluma, CA 94955-4699
 14406367 +RBS Citizens N.A., 1000 Lafayette Blvd., Bridgeport, CT 06604-4725
 14406369 +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
 14406371 State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716-0250
 14406372 +State Collection Service, Inc., 2509 S. Soughton Road, Madison, WI 53716-3314
 14406376 +TOYOTA MOTOR CREDIT CORPORATION, PO Box 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, P.O. Box 15012,
 Chandler, AZ 85244-5012)
 14406375 +The Elderkin Law Firm, 150 East Eighth Street, Erie, PA 16501-1271
 14406377 +UPMC Hamot, P.O. Box 382059, Pittsburgh, PA 15250-0001
 14406378 +Verizon, Bankruptcy Administration, 500 Technology Drive, Suite 550,
 Weldon Spring, MO 63304-2225
 14406379 +Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14406323 +E-mail/Text: g20956@att.com Jun 08 2017 01:14:48 AT&T, PO Box 6416,
 Carol Stream, IL 60197-6416
 14406321 +E-mail/Text: ally@ebn.phinsolutions.com Jun 08 2017 01:13:11 Ally Bank, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14409312 E-mail/Text: ally@ebn.phinsolutions.com Jun 08 2017 01:13:11 Ally Bank, PO Box 130424,
 Roseville MN 55113-0004
 14406325 E-mail/Text: bankruptcy@cavps.com Jun 08 2017 01:14:31 Calvary SPV I, LLC,
 Assignee of CitiBank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 14406327 E-mail/Text: cms-bk@cms-collect.com Jun 08 2017 01:13:24 Capital Management Services LP,
 P.O. Box 120, Buffalo, NY 14220-0120
 14406326 E-mail/Text: cms-bk@cms-collect.com Jun 08 2017 01:13:24 Capital Management Services LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
 14406331 E-mail/Text: bankruptcy@cavps.com Jun 08 2017 01:14:31 Cavalry SPV I,
 as Assignee of CitiBank, N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 14406332 +E-mail/Text: bankruptcy@cavps.com Jun 08 2017 01:14:32 Cavalry SPV I LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
 14406340 E-mail/PDF: creditonebknofications@resurgent.com Jun 08 2017 01:06:00 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873
 14406345 E-mail/Text: kthomas@eriefcu.org Jun 08 2017 01:13:29 Erie Federal Credit Union,
 1109 East 38th Street, Erie, PA 16504-1898
 14406354 E-mail/Text: bnckohlnotices@becket-lee.com Jun 08 2017 01:13:19 Kohl's, Payment Center,
 P.O. Box 2983, Milwaukee, WI 53201-2983

District/off: 0315-1

User: jmar
Form ID: 149

Page 2 of 2
Total Noticed: 62

Date Rcvd: Jun 07, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14406355 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 08 2017 01:13:18 Kohl's, P.O. Box 3115,
Milwaukee, WI 53201-3115
14406357 E-mail/Text: camanagement@mtb.com Jun 08 2017 01:13:25 M&T Bank, P.O. Box 62182,
Baltimore, MD 21264-2182
14521255 E-mail/Text: camanagement@mtb.com Jun 08 2017 01:13:25 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
14406359 +E-mail/Text: bkr@cardworks.com Jun 08 2017 01:13:10 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
14406368 +E-mail/Text: bk@revenuegroup.com Jun 08 2017 01:14:54 Revenue Group,
4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109-6003
14406373 E-mail/PDF: gecsed@recoverycorp.com Jun 08 2017 01:05:58 SYNCEB/Care Credit,
P.O. Box 965036, Orlando, FL 32896-5036
14406374 +E-mail/PDF: gecsed@recoverycorp.com Jun 08 2017 01:05:33 Synchrony Bank/CareCredit,
ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ally
cr M&T BANK
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406337 ##+Commercial Acceptance Co., 2 West Main Street, Shermanstown, PA 17011-6326
TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 7, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T BANK bkgrou@kmlawgroup.com
John F. Kroto on behalf of Creditor Ally jkroto@kmgslaw.com, knoxbank@hotmail.com,
mwernicki@kmgslaw.com, burban@kmgslaw.com, kperschka@kmgslaw.com
Michael S. Jan Janin on behalf of Joint Debtor Michele Marie Field mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com
Michael S. Jan Janin on behalf of Debtor Norman Scott Field mjanjanin@quinnfirm.com,
knottingham@quinnfirm.com; mboni@quinnfirm.com; mgleba@quinnfirm.com; mmbquinnbankruptcy@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6